# Calendar from page B4

GO-ED SOWLING
The Farmington Single Professionals will begin its co-ed bowling league with a meeting/sigmup at 7:30 p.m. today, Oct. 12, at Drakeshire Lanes in Farmington. The meeting will be followed by three free games for league members.

CARDS & DINNER
Join the Farmington Single Professionals for cards and dinner
at 7 p.m. Monday, Oct. 13, at the
Maples of Novi Colf Course clubhouse on 14 Mile Rd. The cost is
\$7 for members and \$8 for non-

### SENIORS (55+)

JUNE DANCING

Join in on the latest craze of
Line Dancing at the Farmington
Hills Senior Center. Classes are
offered from 1:15-2:30 p.m. every
-Monday and Wednesday. Class
fee is 50 cents for residents and
\$1 for non-residents. Call 4731830.

### LIQUID LINE DANCING

LIQUID LINE DANCING
New this Fall at the Farmington
Hills Senior Adult Center is an
in-pool exercise program. This
five week class is held from 2-3
p.m. Tuesdays and Thursdays
starting Oct. 21. Call 473-1830.

piscount shopping
Join Susan Allison as she
explores the world of discount
shopping at 10 a.m. Tuesday,
Oct. 14, at the Farmington Hills
Senior Adult Center. The cost is
\$2. Call 473-1830.

\$2. Call 473-1830.

MEMORIES AND MORE

Share your recollections of the past with Memories and More. This senior group will meet from 10 a.m. until noon every Friday at the Farmington Hills Senior Center. Call 473-1830.

Center. Call 473-1830.

BALIROOM BANCHM
At 1 p.m. every Friday, dance to
live Big Band sounds from the
'40s and '50s at the Farmington
fills' Senior Center, also called
the William Costick Center, 11
Mile and Middlebelt. Admission
is \$2 and includes refreshments,
which are served at 2 p.m. Call
473-1830.

473-1830.

WATER WALKING
Try Water Walking, an in-pool
exercise program, from 2-3 p.m.
Tuesdays and Thursdays at the
farmington Hills Scnior Adult
Center. The cost is \$1 for residents and \$2 for non-residents.
Call 473-1830.

### TAI CHI

New this year at the Farmington Hills Senior Center is Taiji Hills Senior Center is Taiji Chaun, a series of movements, and Chi Gung, individual moves, two ancient methods used to improve mental and physical health, commonly known as Tai Chi. Wear loose comfortable clothing. The class meets at 9 a.m. every Tuesday and Thurs-day. The fee is \$2 for residents and \$3 for non-residents.

### CLASSES

### STREES SHEVIVAL

Elearn how to manage the stress of daily living – how to clear the mind of fear, worry and guilt – while building self confidence. Class is held from 6:30-8 p.m. every Thursday at Botsford Family Services in Redford

Each session is \$30. Call 537-1110.

1110.

DASETES, OLDER ADULTS

Dr. George Leach, a Botaford
endocrinologist, will discuss the
risk factors for diabetes and the
latest research and treatment
from 1:30 - 3 p.m. Oct 24 at the
Heatherwood in Southfield. Call
Kathy at 350-1777 to make
reservations.

reservations.

Financial INDEPENDENCE

Eldermed and Botsford Hospital
will present financial and estate
planning ideas and topics such
as investment planning and new
tax legislation. This free, twopart seminar is scheduled from 2
330 p.m. Thursday, Oct. 23 and
Oct. 30, at The Botsford Inn in
Farmington Hills. Call 442-6046
to register.

SUPER SITER
Children grades 5-8 can learn
basic babysitting skills and CPR
for infants and children from 6-9
p.m. Oct. 15 and 22 at Providence Medical Center in Farmington Hills.

LISSURE TIME CLASES
Register now for Leisure Time
Classes sponsored by
Clarenceville Schools, New offerings include Tai Chi, Microsoft
Word, Country Western TwoStop, plus favorites as Hunting
Safety, Builders Licensing,
Woodworking and Water Aerobics, Office hours are Monday
through Friday, 8:30 a.m. 4 p.m.
Call 473-8933.
DELIA passyrman

PARENTINO
Termington Public Schools'
DELTA Gifted Department will
spensor six-week sessions of parenting classes for highly able
students and their families
Classes run 7:30-9 p.m. Mondays, starting Nov. 10. Call 4893399.

3399.

HEALTHY COOKING

Enjoy various healthy cooking demos throughout the month of September. The cost is \$6 per class and preregistration is required. Call Botsford Health Development Network at 477-6100 for scheduled times and tonics.

New House Toke UP.

Need to got your diet in gear?

How about a nutritional tuneup? Botsford Health Development Network in Novi provides

consultations for individuals
interested in a low-fat, lowcholesterol menu. Call 4776100.

CLUBS JAYCEES GENERAL MEETING
The Farmington Area Jaycees
will hold a general membership
meeting starting at 7 p.m. Oct.
14 at the Longacre House in
Farmington Hills.

**What happens to your money** and property when you die?

The Center for the Avaidance of Probatis presents
The Gordon Mead Bennett Living Trust Workshope
Oct. 14-15: Centert Inc., Vivosia, 22128 Eachighous, Issee Middebelt 8-149.
Oct. 14: Centert Inc., Assa Arber, Cerpetter Rd oner Windsteam
Two workshops acching 2 p.m. 8.7 pm.

Reservations & Information: 800-338-0227

If you are like most folks, you hold your assets jointly with your spouse. When the surviving spouse dies, your estate must endure the legal process of "probate" before the assets can listributed to your children. The survivor's wil not avert this process. The procedure takes 8 months and can consume 25 percent of the

Deeding the assets to your children - jointly or wholly - before death to avoid probate is a no-no since it exposes your children to capital gains taxes for exceeding the cost of probate!

Only a Living Trust avoids both the long, expensive probate procedure and exorbitant capital gains taxes when you die.

However, to perpetuate their lucrative source of income generated by the probate procedure, many attorneys intentionally miarepresent the

MEIGHBORS CLUB
The Farmington Neighbors Club
will meet at 11:30 a.m. Oct. 15
at Glen Oaks Country Club in

# Farmington Hills. Joan Scully will give a presentation on the benefits of massage. Call Ben Engel at 474-3750 by Oct. 10 to

NHOTON GARDEN CLUB

UNIVERSITY WOMEN University WOMEN
The American Association of
University Women, Farmington
Branch, will meet at 7:45 p.m.
Wednesday, Oct. 15, at the
downtown Farmington Library.
FAARSP

# FAARSP The Farmington Area Association of Retired School Personnel will meet for lunch at 11:30 Oct. 14 at The Farmington Hills. Diana St. Clair will discuss "The Psychic World." A business meeting will follow.

meeting will lonow.

HONS CLUS

The Farmington Area Lions
Club meets the first and third
Twesday of each month at the
Botsford Inn. Call Carole at 5534850 or Dick at 476-6257.

4850 or Dick at 476-6257.

EMI
Business Network International
Farmington Hills Chapter will
hold a regular meeting from 7830 a.m. Oct. 15 and 22 at the
The Grand Cafe in downtown
Farmington. The NW Farmington Hills Chapter will meet from
7 a.m. to 830 a.m. Oct. 17 and
24 at Kerby's Koney Island at 8
Mile and Newburgh. Call the
regional office at (313) 844-3432.

### SUPPORT GROUPS

### PROSTATE CANCER

The prostate cancer support group will meet at 7 p.m. on the third Monday of each month. This support group provides both encouragement and education about prostate cancer. Call 477-6100.

### **OVEREATERS**

OVERATERS

Learn how to take steps toward changing your relationship with food permanently in a comfortable, supportive atmosphere at Botsford General Hospital in Farmington Hills. Sessions are scheduled on a weekly basis. The cost is \$10 per session. Call 477-6100.

### DIVORCECARE

INVENTORY PLUS

(Efficient, Confidential, Discreet)

Catalog Household & Personal Items

Use For: Insurance Claime, Will Preparation, Divorce Settlements, Etc.

(248) 349-3344

Living Trust as being of value only to estates in excess of \$600,000. Others engineer needlessly complex trust documents costing \$1,000 to \$3,000 up front that at death will still require the attorney's high-priced services to unscramble.

In Michigan's most informative and eve-

In Michigan's most informative and eye-opening Living Trust seminar, the author of the best-selling Bypassing Michigan's Probate Tolligate reveals how anyone can set up their own completely legal and foolproof Living Trust in just an aftermoon or two, no attorney is needed. More than 5,000 Michiganians have

The workshop is free and without obligation.

already done so after attending this easy-to-

Husbands and wives are urged to attend

understand workshop.

DNORCECARE
DivorceCare divorce recovery
seminar and support group
meets at 7 p.m. each Tuesday at
Forest Park Baptist Church in
Farmington Hills. Experts on
divorce and recovery topics will
be featured guests. Call 4780080.
OBSESSIVE-COMPULSIVE
Obsessive-Compulsive Disarder

Obsessive-Compulsive Disorder is a self-help group for youths and their families that meets from 7-9 p.m. the third Wednesday of each month at Davis

### Counseling Center in Farming-ton Hills. Call Greg at (313) 438-

TRIMENTS SUPPORT
Do you have ringing or buzzing
noises in your ears that won't
leave? If so then please; oin our
free Tinnitus Support Group, We
meet from 7-9 p.m. the first
Tuesday of each month at Botsford Hospital in the Ziegler
building, classroom C. Call Jack
at 352-1646.

MULTIPLE MYELOMA

8765 PREGNANT TEENS
Catholic Social Services of Oakland County offers support to pregnant teens with the Teen-Parent Program. The goal of the program is to offer moral and emotional support to pregnant and parenting teens. If you or anyone you know is a pregnant teen contact Sharon Longbucco at 333-3700 ext. 122.

GRIEF AND LOSS
A grief and loss class for anyone A grief and loss class for anyone who has experienced a significant loss through death, divorce, job changes, etc. will be held every Wednesday from 7-8-30 p.m. at St. John Lutheran Church in Farmington Hills. Call 474-0584. Learning Disabled Joel's Group is a group for the learning disabled and the educable mentally impaired that is looking for members. The group meets for social and educational activities on Saturday nights.

activities on Saturday nights. Call Joel Marwell at 476-8741.

### WOMEN'S PRIME TIME

Wamen's Prime Time for women ages 40-60 discusses issues and concerns dealing with mid-life changes. This forum is scheduled from 7-830 p.m. the third Thursday of each month, at Botsford Hospital's 3 West Conference Room. Call 477-6100. parkinson's disease
The Western Oakland Parkinson
Support Group meets 7:30-9

The western Oaking Parkinson Support Group meets 7:30-9 p.m. the second Tuesday of every month at Farmington Hills Bap-tist Church, 28301 Middlebelt. Call 476-3404, 478-0189 or 474-0003.

### MANIC-DEPRESSIVE

The Manic-Depressive and The Manic-Depressive and Depressive Associates support group meets 7:30-9 p.m. the first and third Wednesday of each month at Providence Hospital, 47801 Grand River, Novi. Call 386-3825.

### CHEMICAL DEPENDENCE

CHEMICAL DEPENDENCE
An educational/support group
for children ages 4 · 11 impacts
by the effects of chomical dependency is held from 10 a.m. to 2
p.m. Saturdays at the Farmington Area Counseling Center,
23322 Orchard Lake Road, Call
Gina Sch-fer, 477-6767.

LIFE CAR! INISTRIES
Have a problem? Want to talk?

Call Life Care Ministries at (313) 427-LIFE from 11 a.m. to 11 p.m. Monday-Saturday. There is no charge. Postpartum Depression A postpartum Depression group meets at 730 p.m. the first and third Tuesday of each month at Providence Hospital in Southfield. Call 737-3612

MODERATION MANAGEMENT
MM is a free self-help group and
nine-step program that provides
guidelines for moderate drinking and support to change your drinking habits. Not intended for alcoholics. Meets from 7-8

p.m. every Tuesday night at Universalist Church, 23501 Hal-sted Road, Farmington Hills. Meetings are anonymous, with no foes. Call (248) 788-8040.

Agoraphobics in Motion is an organization to help people over-come panic/anxiety attacks. Call (248) 547-0400 for a listing of individual chapters.

PROJECT RACHEL
Project Rachel can help heal the
wounds of abortion in a sensitive
and confidential 11-week program. All faiths are welcome.
Call 1-888-Rachel5.





54' laminate top and base table Matching lazy susan and 6 high style chain Choice of any laminate in white or black finished chairs 0% OF ALL PRODUCTS ARE AMERICAL tus custom build a directly just for you in your choice or



East Side Showroom Superstore on West Side Showroom 22310 W. & Mil. Farm Hill
Van Oyke at 17 Mil. Sterling Hts. (810) 979-1220
Daily 10 8. Wed. & Sat. 1:15. Sun. 125
Daily & Sat. 105. Mon. & Fri. 1:16. Sun. 125

### welcoming...

J. David Spencer, D.O., R.A.C.O.O.G. Obstetrics / Gynecology

"Jacobilla" (19)
Gardan Chy Hospital is pleased to assessment the addition of Dr. J. David Spacear to its addition of Dr. J. David Spacear to its addition. The state of Dr. J. David Spacear to its diff. Dr. Spacear is a graduate of Indiana University and the University of Italiah Science, College of Osteopathic Medicine in Kasses Chy. MO. Dr. Spacear is a member of the American College of Osteopathic Medicalian, American College of Osteopathic American College of Osteopathic Osteopathic Physicians and Otseopathic Physicians and Streams.

Dr. Spancer provides all espects of wor-core and offers a full range of obstatrio-and graecological services, including specialized services such as family plane and graecologic surgical procedures.

Dr. Spencer's office is located in The Allen Breakie Medical Office Building (adjacent to Garden City Hospital) 6255 Inkuter Road, Garden City, suite 302.

GARDEN FOITY HOSPITAL

# Tired of changing **Loan Officers?**



your loan officer stays

Switch to a bank where | You don't make money spending your time training one new loan officer after another. So isn't it time you talk with . with you for the long run. | bank that assigns one key decision-inco bank that assigns one key decision-maker

# Metrobank

Equal Housing Lander

# Where Small Businesses Come To Grow.

www.metrobanker.com